B1 (Official Form 1) (04/13)	Docu	шеш	Page 1	L 01 40	J				
United Star									
Northern District	of Illinoi	s, Weste	ern Divisi	on			Volu	ntary Petition	
Name of Debtor (if individual, enter Last, First, Middl Whitaker, Shannon	e):		Name of Joint Debtor (Spouse) (Last, First, Middle):						
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):				e Joint Debtor is nd trade names)		vears			
Last four digits of Soc. Sec. or Individual-Taxpayer I.I (if more than one, state all): 5617	D. (ITIN) /Com	plete EIN	Last four d				axpayer I.D.	(ITIN)/Complete EIN	
Street Address of Debtor (No. & Street, City, State & 1724 Raintree Ct Sycamore, IL	Zip Code):		Street Add	ress of Jo	int Deb	tor (No. & Stree	et, City, State	e & Zip Code):	
5.00 0.00000 0.0000 0.0000 0.0000 0.0000 0.0000 0.0000 0.0000 0.0000 0.0000 0.0000 0.0000 0.0000 0.0000 0.0000	ZIPCODE 60°	178-2734					Z	IPCODE	
County of Residence or of the Principal Place of Busin DeKalb	ness:		County of	Residence	e or of t	he Principal Pla	ce of Busine	ess:	
Mailing Address of Debtor (if different from street add	iress)		Mailing Ac	dress of	Joint De	ebtor (if differer	nt from stree	t address):	
1	ZIPCODE		_				Z	IPCODE	
Location of Principal Assets of Business Debtor (if dif	ferent from str	eet address a	above):						
							Z	IPCODE	
Type of Debtor (Form of Organization) (Check one box.)	☐ Health Ca	Nature of (Check or are Business	ne box.)		I ✓ CI		n is Filed (C	Code Under Which Check one box.) ter 15 Petition for	
☐ Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. ☐ Corporation (includes LLC and LLP) ☐ Partnership ☐ Other (If debtor is not one of the above entities,		set Real Est 101(51B) ker	ate as defined i	n 11		napter 9 napter 11 napter 12 napter 13	Recognition of a Foreign Main Proceeding Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding		
check this box and state type of entity below.)	Clearing	Bank					Nature of E		
Chapter 15 Debtor Country of debtor's center of main interests:		pt Entity	ity debts, defined in 11 U.S.C. but						
Each country in which a foreign proceeding by, regarding, or against debtor is pending:	Debtor is Title 26 o	a tax-exemp	f applicable.) pt organization l States Code (ti le).		ind	01(8) as "incuri lividual primaril rsonal, family, o ld purpose."	y for a		
Filing Fee (Check one box)						pter 11 Debtors	s	***************************************	
Full Filing Fee attached Filing Fee to be paid in installments (Applicable to	individuale		is a small busin			fined in 11 U.S. s defined in 11 U			
only). Must attach signed application for the court's consideration certifying that the debtor is unable to		Check if:	s aggregate nonco	ontingent li	quidated	debts (excluding	debts owed to	insiders or affiliates) are less	
except in installments. Rule 1006(b). See Official F						ent on 4/01/16 and			
Filing Fee waiver requested (Applicable to chapter only). Must attach signed application for the court's			applicable boxes: is being filed with this petition						
consideration. See Official Form 3B.		Accept		n were so	olicited	prepetition from	one or mor	e classes of creditors, in	
Statistical/Administrative Information Debtor estimates that funds will be available for decomposition of the property is distribution to unsecured creditors.				id, there v	will be r	no funds availab	le for	THIS SPACE IS FOR COURT USE ONLY	
Estimated Number of Creditors									
1-49 50-99 100-199 200-999 1,000 5,000		1- 1] 10,001- 25,000	25,001- 50,000		50,001- 100,000	Over 100,000		
Estimated Assets		Г					П		
\$0 to \$50,001 to \$100,001 to \$500,001 to \$1,00	00,001 to \$10,0	000,001	550,000,001 to 6100 million	\$100,00		\$500,000,001 to \$1 billion	- A C		
Estimated Liabilities	00,001 to \$10,0	2.5	350,000,001 to	\$100,00	00,001	\$500,000,001	☐ More than		
			100 million			to \$1 billion	\$1 billion		

Document Document	Page 2 of 40	
31 (Official Form 1) (04/13) Voluntary Petition	Name of Debtor(s):	Page
(This page must be completed and filed in every case)	Whitaker, Shannon	
All Prior Bankruptcy Case Filed Within Las	t 8 Years (If more than two, attac	h additional sheet)
Location Where Filed: None	Case Number:	Date Filed:
Location Where Filed:	Case Number:	Date Filed:
Pending Bankruptcy Case Filed by any Spouse, Partner or	Affiliate of this Debtor (If mo	re than one, attach additional sheet)
Name of Debtor: None	Case Number:	Date Filed:
District:	Relationship:	Judge:
Exhibit A (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.) Exhibit A is attached and made a part of this petition.	(To be completed whose debts are properties of the petitioner of that I have informed the petition chapter 7, 11, 12, or 13 of the explained the relief available under the petition of the explained the relief available under the relief a	whibit B if debtor is an individual rimarily consumer debts.) named in the foregoing petition, declarater that [he or she] may proceed unde le 11, United States Code, and have der each such chapter. I further certification of the required by 11 U.S.C. § 342(b)
	Signature of Attorney for Debtor(s)	Date
(To be completed by every individual debtor. If a joint petition is filed, exemple Exhibit D completed and signed by the debtor is attached and matter this is a joint petition:	ade a part of this petition.	ch a separate Exhibit D.)
Exhibit D also completed and signed by the joint debtor is attach	ed a made a part of this petition.	
	O days than in any other District. partner, or partnership pending in lace of business or principal assets but is a defendant in an action or pr	this District. in the United States in this District, oceeding [in a federal or state court]
Certification by a Debtor Who Reside (Check all app Landlord has a judgment against the debtor for possession of deb	olicable boxes.)	en com • vancov••.
(Name of landlord th	at obtained judgment)	
Debtor claims that under applicable nonbankruptcy law, there are	of landlord) e circumstances under which the de	ebtor would be permitted to cure
the entire monetary default that gave rise to the judgment for pos Debtor has included in this petition the deposit with the court of	session, after the judgment for pos	session was entered, and
filing of the petition.		-
☐ Debtor certifies that he/she has served the Landlord with this cert		

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Case 15-82743 Doc 1 Filed 10/30/15 Entered 10/30/15 16:31:07 Desc Main Page 3 of 40 Document B1 (Official Form 1) (04/13) Page 3 Name of Debtor(s): Voluntary Petition Whitaker, Shannon (This page must be completed and filed in every case) Signatures Signature(s) of Debtor(s) (Individual/Joint) Signature of a Foreign Representative I declare under penalty of perjury that the information provided in this I declare under penalty of perjury that the information provided in this petition is true and correct. petition is true and correct, that I am the foreign representative of a debtor [If petitioner is an individual whose debts are primarily consumer debts in a foreign proceeding, and that I am authorized to file this petition. and has chosen to file under Chapter 7] I am aware that I may proceed (Check only one box.) under chapter 7, 11, 12 or 13 of title 11, United States Code, understand ☐ I request relief in accordance with chapter 15 of title 11, United the relief available under each such chapter, and choose to proceed under States Code. Certified copies of the documents required by 11 U.S.C. chapter 7. § 1515 are attached. [If no attorney represents me and no bankruptcy petition preparer signs Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the the petition] I have obtained and read the notice required by 11 U.S.C. § chapter of title 11 specified in this petition. A certified copy of the 342(b). order granting recognition of the foreign main proceeding is attached. I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. Signature of Foreign Representative Shannon Whitaker Printed Name of Foreign Representative Signature of Joint Debtor Date Telephone Number (If not represented by attorney) October 6, 2015 Date Signature of Attorney* Signature of Non-Attorney Petition Preparer I declare under penalty of perjury that: 1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; 2) I prepared this document for compensation and have provided the debtor with a copy of this document Signature of Attorney for Debtor(s) and the notices and information required under 11 U.S.C. §§ 110(b), Brian Wright 6304330 110(h) and 342(b); and 3) if rules or guidelines have been promulgated Brian Wright & Associates, P.C. pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services 437 West State Street Suite 101 chargeable by bankruptcy petition preparers, I have given the debtor Sycamore, IL 60178 notice of the maximum amount before preparing any document for filing (815) 895-2074 Fax: (847) 600-4208 for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached. bw@wrightandassociateslaw.com Printed Name and title, if any, of Bankruptcy Petition Preparer Social Security Number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.) October 6, 2015 *In a case in which § 707(b)(4)(D) applies, this signature also constitutes a Address certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect. Signature of Debtor (Corporation/Partnership) I declare under penalty of perjury that the information provided in this Signature petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor. Date The debtor requests relief in accordance with the chapter of title 11. Signature of Bankruptcy Petition Preparer or officer, principal, responsible United States Code, specified in this petition. person, or partner whose social security number is provided above.

Signature of Authorized Individual Printed Name of Authorized Individual

Title of Authorized Individual

Date

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Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. § 110; 18 U.S.C. § 156.

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Document Page 4 of 40 United States Bankruptcy Court

Northern District of Illinois, Western Division

IN RE:		Case No.
Whitaker, Shannon		Chapter 7
·	Debtor(s)	•

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$ 99,000.00		
B - Personal Property	Yes	3	\$ 18,000.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		\$ 114,572.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		\$ 0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	6		\$ 60,979.08	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	2			\$ 3,832.75
J - Current Expenditures of Individual Debtor(s)	Yes	3			\$ 4,245.01
	TOTAL	20	\$ 117,000.00	\$ 175,551.08	

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Document Page 5 of 40 United States Bankruptcy Court

Northern District of Illinois, Western Division

IN RE:		Case No.
Whitaker, Shannon		Chapter 7
	Debtor(s)	•

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in $\S 101(8)$ of the Bankruptcy Code (11 U.S.C. $\S 101(8)$), filing a case under chapter 7, 11 or 13, you must report all information requested below.

_ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ 0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$ 0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$ 0.00
Student Loan Obligations (from Schedule F)	\$ 27,659.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$ 0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ 0.00
TOTAL	\$ 27,659.00

State the following:

Average Income (from Schedule I, Line 12)	\$ 3,832.75
Average Expenses (from Schedule J, Line 22)	\$ 4,245.01
Current Monthly Income (from Form 22A-1 Line 11; OR , Form 22B Line 14; OR , Form 22C-1	
Line 14)	\$ 3,666.28

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 4,452.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 0.00
4. Total from Schedule F		\$ 60,979.08
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 65,431.08

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(If known)

IN RE Whitaker, Shannon

Debtor(s)

Case No.

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
1724 Raintree Ct, Sycamore, IL 60178-2734	JTWROS	J	99,000.00	94,120.00
House is owned by Debtor and her mother.		-		, ,

TOTAL

99,000.00

(Report also on Summary of Schedules)

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(If known)

IN RE Whitaker, Shannon

Debtor(s)

Case No.

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1.	Cash on hand.	X			
2.	Checking, savings or other financial		Checking Account - National Bank and Trust	w	300.00
	accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Savings Account - National Bank and Trust	w	100.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	X			
4.	Household goods and furnishings,		2 Dressers	W	100.00
	include audio, video, and computer equipment.		Coffee Table	W	100.00
	ецириен.		Laptop	W	50.00
			Queen Bed	W	100.00
			Television	W	300.00
			Television	W	75.00
			Television	W	50.00
			Television Stand	W	100.00
			Twin Bed	w	100.00
5.	Books, pictures and other art objects,		150 Books	J	75.00
	antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		50 DVD's	J	50.00
6.	Wearing apparel.		Ladies and Girls clothes	W	500.00
7.	Furs and jewelry.	X			
8.	Firearms and sports, photographic, and other hobby equipment.	X			
9.	Interest in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10.	Annuities. Itemize and name each issue.	X			
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			

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IN RE Whitaker, Shannon

Debtor(s)

_ Case No. _ (If known)

SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

	TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14.	Interests in partnerships or joint ventures. Itemize.	Х			
15.	Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
16.	Accounts receivable.	X			
17.	Alimony, maintenance, support, and property settlements in which the debtor is or may be entitled. Give particulars.	X			
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19.	Equitable or future interest, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22.	Patents, copyrights, and other intellectual property. Give particulars.	X			
23.	Licenses, franchises, and other general intangibles. Give particulars.	X			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and other vehicles and accessories.		2012 HONDA CR-V-4 Cyl. 43,000 miles	W	16,000.00
26.	Boats, motors, and accessories.	Х			
27.	Aircraft and accessories.	Х			
28.	Office equipment, furnishings, and supplies.	X			

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Debtor(s)

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_ Case No. _

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IN RE Whitaker, Shannon

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(If known)

SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
 29. Machinery, fixtures, equipment, and supplies used in business. 30. Inventory. 31. Animals. 32. Crops - growing or harvested. Give particulars. 33. Farming equipment and implements. 34. Farm supplies, chemicals, and feed. 35. Other personal property of any kind not already listed. Itemize. 	X X X X X X			
		TO	ΓAL	18,000.00

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(If known)

IN RE Whitaker, Shannon

Boodinone

Case No. _

Debtor(s)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under: $(Check\ one\ box)$

Check if debtor claims a homestead exemption that exceeds \$155,675. *

11 U.S.C. § 522(b)(2) 11 U.S.C. § 522(b)(3)

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS
SCHEDULE A - REAL PROPERTY			2.2
1724 Raintree Ct, Sycamore, IL 60178-2734 House is owned by Debtor and her mother.	735 ILCS 5/12-901	15,000.00	99,000.00
SCHEDULE B - PERSONAL PROPERTY			
Checking Account - National Bank and Trust	735 ILCS 5/12-1001(b)	300.00	300.00
Savings Account - National Bank and Trust	735 ILCS 5/12-1001(b)	100.00	100.00
2 Dressers	735 ILCS 5/12-1001(b)	100.00	100.00
Coffee Table	735 ILCS 5/12-1001(b)	100.00	100.00
Laptop	735 ILCS 5/12-1001(b)	50.00	50.00
Queen Bed	735 ILCS 5/12-1001(b)	100.00	100.00
Television	735 ILCS 5/12-1001(b)	300.00	300.00
Television	735 ILCS 5/12-1001(b)	75.00	75.00
Television	735 ILCS 5/12-1001(b)	50.00	50.00
Television Stand	735 ILCS 5/12-1001(b)	100.00	100.00
Twin Bed	735 ILCS 5/12-1001(b)	100.00	100.00
150 Books	735 ILCS 5/12-1001(a)	75.00	75.00
50 DVD's	735 ILCS 5/12-1001(b)	50.00	50.00
Ladies and Girls clothes	735 ILCS 5/12-1001(a)	500.00	500.00
2012 HONDA CR-V-4 Cyl.	735 ILCS 5/12-1001(c)	2,400.00	16,000.00
43,000 miles	735 ILCS 5/12-1001(b)	0.00	

st Amount subject to adjustment on 4/1/16 and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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(If known)

IN RE Whitaker, Shannon

Debtor(s) Case No.

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H – Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO.	х	w	Mortgage account	T			94,120.00	
Fnb Omaha PO Box 3128 Omaha, NE 68103-0128			2014-10-01 Mortgage					
			VALUE \$ 99,000.00					
ACCOUNT NO. First National Bank 1620 Dodge St Omaha, NE 68197-0003			Assignee or other notification for: Fnb Omaha					
			VALUE \$	-				
ACCOUNT NO. Wfs Financial/Wachovia Dealer Srvs PO Box 3569 Rancho Cucamonga, CA 91729-3569		w	Installment account 2015-02-01				20,452.00	4,452.00
			VALUE \$ 16,000.00	1				
ACCOUNT NO. Wfds/wds PO Box 1697 Winterville, NC 28590-1697			Assignee or other notification for: Wfs Financial/Wachovia Dealer Srvs					
			VALUE \$	1				
continuation sheets attached	•		(Total of t		otota	-	\$ 114,572.00	\$ 4,452.00
			(Use only on		Tota page		\$ 114,572.00	\$ 4,452.00

(Report also on Summary of Schedules.) (If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.)

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Case No.

IN RE Whitaker, Shannon

Debtor(s)

(If known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.
Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
Domestic Support Obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$12,475* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$6,150* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
Deposits by individuals Claims of individuals up to \$2,775* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
Taxes and Certain Other Debts Owed to Governmental Units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
Commitments to Maintain the Capital of an Insured Depository Institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
Claims for Death or Personal Injury While Debtor Was Intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).
* Amounts are subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.
ocntinuation sheets attached

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IN RE Whitaker, Shannon

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SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.		w	Revolving account		T		
Capital 1 Bank Attn: General Correspondence PO Box 30285 Salt Lake City, UT 84130-0285			2007-05-01				3,759.00
ACCOUNT NO.			Assignee or other notification for:		T		
Capital One Bank USA N 15000 Capital One Dr Richmond, VA 23238-1119			Capital 1 Bank				
ACCOUNT NO.		w	Revolving account		\exists		
Chase Card PO Box 15298 Wilmington, DE 19850-5298			2006-12-01				1,858.00
ACCOUNT NO.		w			\dashv		1,000.00
Clinical Reference Laboratory PO Box 843858 Kansas City, MO 64184-3858							
							5,032.00
5 continuation sheets attached			(Total of th	Subi			\$ 10,649.00
			(Use only on last page of the completed Schedule F. Report the Summary of Schedules and, if applicable, on the St Summary of Certain Liabilities and Related	also atis	tica	n al	\$

Debtor(s)

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(If known)

IN RE Whitaker, Shannon

Case No. _

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		(Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.	T	w	Revolving account	H			
Comenity Bank/Harlem Furniture Attention: Bankruptcy PO Box 182125 Columbus, OH 43218-2125	-		2015-02-01				2,968.00
ACCOUNT NO.	\vdash		Assignee or other notification for:	H			2,000.00
Comenity Bank/Roompice PO Box 182789 Columbus, OH 43218-2789	-		Comenity Bank/Harlem Furniture				
ACCOUNT NO.		w	CreditLine account	H			
Dekalb County Cu 305 E Locust St DeKalb, IL 60115-3373	-		2012-09-24				2,597.00
ACCOUNT NO.		w	Installment account				2,397.00
Dept of Education/NeIn 121 S 13th St Lincoln, NE 68508-1904			2012-09-01				
							6,180.00
ACCOUNT NO. Dept of Education/NeIn 121 S 13th St Lincoln, NE 68508-1904	-	W	Installment account 2012-09-01				2 202 00
ACCOUNT NO.		w	Installment account				3,383.00
Dept of Education/NeIn 121 S 13th St Lincoln, NE 68508-1904			2012-04-01				
ACCOUNTAGE		w	Installment account	\vdash		H	3,104.00
ACCOUNT NO. Dept of Education/Neln 121 S 13th St Lincoln, NE 68508-1904	-	VV	2012-09-01				
				L		Ц	2,900.00
Sheet no1 of5 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of th	Sub is p			\$ 21,132.00
			(Use only on last page of the completed Schedule F. Repor the Summary of Schedules, and if applicable, on the S Summary of Certain Liabilities and Relate	t als tatis	tica	n al	\$

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(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		(Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE		UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.		w	Installment account	t		H	
Dept of Education/NeIn 121 S 13th St Lincoln, NE 68508-1904	-		2009-09-01				2,569.00
A COOLINE NO	┢	w	Installment account	╁		Н	2,309.00
ACCOUNT NO. Dept of Education/NeIn 121 S 13th St Lincoln, NE 68508-1904			2012-09-01				2 296 00
ACCOUNT NO.	\vdash	w	Installment account	╁		Н	2,386.00
Dept of Education/NeIn 121 S 13th St Lincoln, NE 68508-1904			2012-04-01				
LEGGLINENO		w	Installment account				1,806.00
Dept of Education/Neln 121 S 13th St Lincoln, NE 68508-1904		VV	2012-09-01				
ACCOUNT NO. Dept of Education/NeIn 121 S 13th St Lincoln, NE 68508-1904	-	W	Installment account 2012-09-01				1,614.00
				-			1,450.00
ACCOUNT NO. Dept of Education/NeIn 121 S 13th St Lincoln, NE 68508-1904		W	Installment account 2012-09-01				
							1,302.00
ACCOUNT NO. Dept of Education/NeIn 121 S 13th St Lincoln, NE 68508-1904		W	Installment account 2009-09-01				
Sheet no. 2 of 5 continuation sheets attached to				C _{v-1}	L		965.00
Sheet no. 2 of 5 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of the Completed Schedule F. Report the Summary of Schedules, and if applicable, on the Summary of Certain Liabilities and Relate	t als	age Fota o o	al al al	\$ 12,092.00

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Debtor(s)

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SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		(•	Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.	T	w					
Disney Movie Club PO Box 758 Neenah, WI 54957-0758							113.70
ACCOUNT NO.	┢	w		\vdash			113.70
Dr. Carrie Sypherd 820 E Terra Cotta Ave Ste 256 Crystal Lake, IL 60014-3655	_						
ACCOUNT NO.		w	Installment account				293.75
First National Bank 1620 Dodge St Omaha, NE 68197-0003	_	•••	2014-12-01				0.240.00
ACCOUNT NO.		w	Revolving account				9,219.00
Gemb/Walmart Attn: Bankruptcy PO Box 103104 Roswell, GA 30076-9104			2014-10-01				
L GGGVV TO VO			Assigned or other notification for				622.00
ACCOUNT NO. Syncb/Walmart 4125 Windward Plz Alpharetta, GA 30005-8738			Assignee or other notification for: Gemb/Walmart				
ACCOUNT NO.		w					
Kar-Fre Flowers 1126 E State St Sycamore, IL 60178-9576	-						71.55
ACCOUNT NO.		w					71.55
LivingRite, The Center for Behavioral He PO Box 276 Sycamore, IL 60178-0276							
							100.00
Sheet no. 3 of 5 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of the	Sub iis p			\$ 10,420.00
			(Use only on last page of the completed Schedule F. Repor the Summary of Schedules, and if applicable, on the S Summary of Certain Liabilities and Relate	t als tatis	tica	n al	\$

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Debtor(s)

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		('	Continuation Succes				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.		w		T			
Midwest Ortho Institute 1952 Aberdeen Ct Sycamore, IL 60178-3175							959.56
ACCOUNT NO.		w		+			333.30
My Recess 1601 E Main St Unit G Saint Charles, IL 60174-2431	-						475.00
ACCOUNT NO.		w		+			175.00
OSCAR Sycamore CUSD #427 245 W Exchange St Sycamore, IL 60178-1495							504.52
ACCOUNT NO.				t			304.32
Petland c/o Duvera Bank 1910 Palomar Point Way Carlsbad, CA 92008-5578							Unknown
ACCOUNT NO.		w	Revolving account	t			Olikilowii
Synchrony Bank/Amazon Attn: Bankruptcy PO Box 103104 Roswell, GA 30076-9104			2014-10-01				750.00
ACCOUNT NO.			Assignee or other notification for:				750.00
Syncb/amazon PO Box 965015 Orlando, FL 32896-5015			Synchrony Bank/Amazon				
ACCOUNT NO.		w	Revolving account	+	H		
Synchrony Bank/Care Credit Attn: bankruptcy PO Box 103104 Roswell, GA 30076-9104	-		2009-10-01				
						Ļ	897.00
Sheet no. 4 of 5 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of t	Sub iis p			\$ 3,286.08
			(Use only on last page of the completed Schedule F. Report the Summary of Schedules, and if applicable, on the Summary of Certain Liabilities and Relate	t als tatis	stic	on al	\$

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(If known)

60,979.08

Summary of Certain Liabilities and Related Data.) \$

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		(,	Continuation Succes				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE		UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. Syncb/Care Credit 950 Forrer Blvd Kettering, OH 45420-1469			Assignee or other notification for: Synchrony Bank/Care Credit				
ACCOUNT NO. Synchrony Bank/Lowes Attention: Bankruptcy Department PO Box 103104 Roswell, GA 30076-9104	_	w	Revolving account 2015-02-01				839.00
ACCOUNT NO. Syncb/lowes 4125 Windward Plz Alpharetta, GA 30005-8738			Assignee or other notification for: Synchrony Bank/Lowes				839.00
ACCOUNT NO. Verizon 500 Technology Dr Ste 550 Weldon Spring, MO 63304-2225		w	Open account 2007-09-01				
ACCOUNT NO. Verizon Wireless PO Box 26055 Minneapolis, MN 55426-0055			Assignee or other notification for: Verizon				2,421.00
ACCOUNT NO. Von Maur Attn: Credit Dept 6565 N Brady St Davenport, IA 52806-2052		W	Revolving account 2011-11-02				
ACCOUNT NO. Von Maur 6565 N Brady St Davenport, IA 52806-2052			Assignee or other notification for: Von Maur				140.00
Sheet no. 5 of 5 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of			e)	\$ 3,400.00
			(Use only on last page of the completed Schedule F. Reporthe Summary of Schedules, and if applicable, on the	rt als	so c	on	00 070 00

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(If known)

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no executory contracts or unexpired leases.

IN RE Whitaker, Shannon

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

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IN RE Whitaker, Shannon

Debtor(s)

(If known)

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Sharon Watts 1724 Raintree Ct Sycamore, IL 60178-2734	Fnb Omaha PO Box 3128 Omaha, NE 68103-0128

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Fill in this	information to ide	entify your case:				
Debtor 1	Shannon Whi	taker	Last Name			
Debtor 2 (Spouse, if filir	ng) First Name	Middle Name	Last Name			
United State	es Bankruptcy Court fo	r the: Northern District of Illino	is, Western Division			
Case number (If known)	er				Check if this is: An amended filing	
					A supplement showing post-petition chapter 13 income as of the following de	ate:
Official	Form 6l				MM / DD / YYYY	
Sche	dule I: Y	our Incom	е		1:	2/13
					ebtor 1 and Debtor 2), both are equally responsible	for

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

se	parate sheet to this form. On the	top of any additional pa	ges, write your na	me a	nd case number (if ki	nown). Answer every question.	
F	Part 1: Describe Employm	ent					
1.	Fill in your employment information.		Debtor 1			Debtor 2 or non-filing spouse	
	If you have more than one job, attach a separate page with information about additional employers.	Employment status	Employed Not employ	ed		☐ Employed ☐ Not employed	
	Include part-time, seasonal, or self-employed work.						
	Occupation may Include student or homemaker, if it applies.	Occupation	Administrativ	e As	sistant		
		Employer's name	DeKalb CUSI	428	<u> </u>		
		Employer's address	901 S 4th St Number Street			Number Street	
			DeKalb, IL 60		4411 te ZIP Code	City State ZIP Code	
		Have long ampleyed the	ŕ			City State Zir Code	
		How long employed the	ere? <u>6 years an</u>	d 6 r	nonths		
F	Part 2: Give Details About	Monthly Income					
	Estimate monthly income as of spouse unless you are separated		m. If you have noth	ing to	report for any line, wri	te \$0 in the space. Include your non-filing	_
	If you or your non-filing spouse habelow. If you need more space, a	ave more than one employ	er, combine the info	ormati	on for all employers fo	r that person on the lines	
					For Debtor 1	For Debtor 2 or non-filing spouse	
2	List monthly gross wages, sale deductions). If not paid monthly,			2.	\$4,292.71_	\$	
3	Estimate and list monthly over	rtime pay.		3.	+\$0.00	+ \$	
4	Calculate gross income. Add li	ne 2 + line 3.		4.	\$ <u>4,292.71</u>	\$	

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Shannon Whitaker
First Name Middle Name Case number (if known)_ Last Name

		For Debtor 1	For Debtor 2 or non-filing spouse	
Copy line 4 here	▶ 4.	\$ <u>4,292.71</u>	\$	
5. List all payroll deductions:				
5a. Tax, Medicare, and Social Security deductions	5a.	§ 624.80	\$	
5b. Mandatory contributions for retirement plans	5b.	\$ 183.07	\$	
5c. Voluntary contributions for retirement plans	5c.	\$1 0.10 _	\$	
5d. Required repayments of retirement fund loans	5d.	\$0.00	\$	
5e. Insurance	5e.	\$ <u>102.79</u>	\$	
5f. Domestic support obligations	5f.	\$ 0.00	\$	
5g. Union dues	5g.	\$0.00_	\$	
5h. Other deductions. Specify:	5h.	+\$0.00_	+ \$	
6. Add the payroll deductions . Add lines 5a + 5b + 5c + 5d + 5e +5f + 5g +5h.	6.	\$ <u>920.76</u>	\$	
7. Calculate total monthly take-home pay. Subtract line 6 from line 4.	7.	\$ <u>3,371.95</u>	\$	
8. List all other income regularly received:				
8a. Net income from rental property and from operating a business, profession, or farm				
Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a.	\$0.00	\$	
8b. Interest and dividends	8b.	\$0.00	\$	
8c. Family support payments that you, a non-filing spouse, or a dependence regularly receive	ent			
Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c.	\$460.80	\$	
8d. Unemployment compensation	8d.	\$ <u> </u>	\$	
8e. Social Security	8e.	\$0.00_	\$	
8f. Other government assistance that you regularly receive				
Include cash assistance and the value (if known) of any non-cash assistar that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify:	nce 8f.	\$0.00	\$	
			_	
8g. Pension or retirement income	8g.	\$0.00_	\$	
8h. Other monthly income. Specify:	8h.	+\$0.00_	+\$	
9. Add all other income . Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h.	9.	\$460.80	\$	
10. Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10.	\$3,832.75	- \$	= \$3,832.75_
11. State all other regular contributions to the expenses that you list in Scheol Include contributions from an unmarried partner, members of your household, you have friends expensives.			nmates, and	
other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are	not av	vailable to nav expens	ses listed in <i>Schedule I</i>	
Specify:				. + \$0.00
12. Add the amount in the last column of line 10 to the amount in line 11. The Write that amount on the Summary of Schedules and Statistical Summary of C			•	Combined
13. Do you expect an increase or decrease within the year after you file this	form?	?		monthly income
▼ No. □ Yes. Explain: None				

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Fill in this information to identify	your case:			
Official Form 6J Schedule J: You Be as complete and accurate as po	Middle Name Last Name Middle Name Last Name Last Name Northern District of Illinois, Western Division Last Name Last Name Last Name Last Name Last Name Northern District of Illinois, Western Division Last Name Last Nam	expense MM / DD A separa maintain	nded filing ement showing post- es as of the following A YYYYY ate filing for Debtor 2 es a separate housel	2 because Debtor 2 nold 12/13
Part 1: Describe Your Hou	sehold			
1. Is this a joint case? No. Go to line 2. Yes. Does Debtor 2 live in a s No Yes. Debtor 2 must file				
Do you have dependents? Do not list Debtor 1 and	☐ No ☑ Yes. Fill out this information for	Dependent's relationship to Debtor 1 or Debtor 2	De pendent's age	Does dependent live with you?
Debtor 2. Do not state the dependents' names.	each dependent	Daughter	10	No Yes
3. Do your expenses include expenses of people other than yourself and your dependents?	▼ No □ Yes			
Part 2: Estimate Your Ongoi	ng Monthly Expenses			
expenses as of a date after the ban applicable date. Include expenses paid for with non such assistance and have included	bankruptcy filing date unless you a kruptcy is filed. If this is a supplement assistance if you a lit on Schedule I: Your Income (Office) or your residence. Include	ental Schedule J, check the box know the value of cial Form 6I.)	Your expenses \$ 785	n and fill in the

Property, homeowner's, or renter's insurance

Home maintenance, repair, and upkeep expenses

Homeowner's association or condominium dues

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0.00

0.00

143.00

4b.

4c.

4d.

Debtor 1

Shannon Whitaker
First Name Middle Name

Last Name

Case number (if known)_

		Your expenses
5. Additional mortgage payments for your residence, such as home equity loans	5.	\$
6. Utilities:		
6a. Electricity, heat, natural gas	6a.	\$150.00
6b. Water, sewer, garbage collection	6b.	\$
6c. Telephone, cell phone, Internet, satellite, and cable services	6c.	\$
6d. Other. Specify:	6d.	\$0.00
7. Food and housekeeping supplies	7.	\$500.00
8. Childcare and children's education costs	8.	\$133.00
9. Clothing, laundry, and dry cleaning	9.	\$50.00
10. Personal care products and services	10.	\$75.00
11. Medical and dental expenses	11.	\$150.00
 Transportation. Include gas, maintenance, bus or train fare. Do not include car payments. 	12.	\$100.00
13. Entertainment, clubs, recreation, newspapers, magazines, and books	13.	\$50.00
14. Charitable contributions and religious donations	14.	\$0.00
 Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. 		
15a. Life insurance	15a.	\$54.62
15b. Health insurance	15b.	\$40.26
15c. Vehicle insurance	15c.	\$63.74
15d. Other insurance. Specify:	15d.	\$
6. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: _Federal, FICA, Medicare, State	16.	\$615.82
17. Installment or lease payments:		
17a. Car payments for Vehicle 1	17a.	\$351.99
17b. Car payments for Vehicle 2	17b.	\$
17c. Other. Specify: Credit Union	17c.	\$141.00
17d. Other. Specify: Castle Bank	17d.	\$362.54
18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, <i>Schedule I, Your Income</i> (Official Form 6I).	18.	\$
19. Other payments you make to support others who do not live with you.		\$0.00
Specify:	19.	
20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Inco	me.	
20a. Mortgages on other property	20 a.	\$
20b. Real estate taxes	20b.	\$0.00
20c. Property, homeowner's, or renter's insurance	20c.	\$0.00
20d. Maintenance, repair, and upkeep expenses	20d.	\$
20e. Homeowner's association or condominium dues	20e.	\$0.00

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Shannon Whitaker Debtor 1 Case number (if known)_ First Name Middle Name Last Name 21. Other. Specify: Student Loan 21. +\$ 204.00 Your monthly expenses. Add lines 4 through 21. 4,245.01 The result is your monthly expenses. 22 23. Calculate your monthly net income. 3,832.75 23a. Copy line 12 (your combined monthly income) from Schedule I. 23a 23b. Copy your monthly expenses from line 22 above. 23b. 4,245.01 23c. Subtract your monthly expenses from your monthly income. -412.26 The result is your monthly net income. 23c. 24. Do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage? M No. None Yes.

IN RE Whitaker, Shannon

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Case No.

B6 Declaration (Official Form 6 - Declaration) (12/07)

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Debtor(s)

Doc 1

(If known)

(Print or type name of individual signing on behalf of debtor)

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 22 sheets, and that they are true and correct to the best of my knowledge, information/and belief. Date: October 6, 2015 Signature Debtor Signature: (Joint Debtor, if any) [If joint case, both spouses must sign.] DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110) I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h). and 342 (b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required by that section. Social Security No. (Required by 11 U.S.C. § 110.) Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner who signs the document. Address Signature of Bankruptcy Petition Preparer Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual: If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person. A bankruptcy petition preparer's failure to comply with the provision of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156. DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP (the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership) of the (corporation or partnership) named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of _____ sheets (total shown on summary page plus I), and that they are true and correct to the best of my knowledge, information, and belief. Signature: _

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

B7 (Official Form 7) (04/13) 82743 Doc 1 Filed 10/30/15 Entered 10/30/15 16:31:07 Desc Main Document Page 27 of 40 United States Bankruptcy Court

Northern District of Illinois, Western Division

IN RE:	Case No
Whitaker, Shannon	Chapter 7
Debtor(s)	

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any persons in control of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101(2),(31).

1. Income from employment or operation of business

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

40,690.00 DeKalb School District from 2013

41,201.00 DeKalb School District from 2014

22,414.34 Pay Stubs from 2015

2. Income other than from employment or operation of business

None State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

1,382.40 Child Support from 2015

5,990.40 Child Support from 2014

3. Payments to creditors Complete a. or b., as appropriate, and c.

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$6,255.* If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

* Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

4. Suits and administrative proceedings, executions, garnishments and attachments

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

5. Repossessions, foreclosures and returns

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

6. Assignments and receiverships

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and joint petition is not filed.)

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

7. Gifts

None List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

8. Losses

None List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

9. Payments related to debt counseling or bankruptcy

None List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

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Document Page 29 of 40 DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY \$1,200.00

NAME AND ADDRESS OF PAYEE Brian Wright & Associates, P.C. 437 West State Street Suite 101 Sycamore, IL 60178

Access Counseling, Inc 9/22/2015 \$9.00

10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None b

b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

11. Closed financial accounts

None List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE

OR CLOSING

Castle Bank Checking 07/2015-- \$7.00

12. Safe deposit boxes



List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

13. Setoffs



List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

14. Property held for another person

None List all property owned by another person that the debtor holds or controls.

 \checkmark

15. Prior address of debtor

None If debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

1155 Grace Dr, Apt D, Sycamore, IL, 60178-9530

NAME USED
Shannon Whitaker

DATES OF OCCUPANCY

11/2011 - 11/2014

16. Spouses and Former Spouses

None If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

 \checkmark

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17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

None a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate

18. Nature, location and name of business

None a. If the debtor is an individual, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

the governmental unit to which the notice was sent and the date of the notice.

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

Date: October 6, 2015

Signature of Debtor

Date: Signature

[If completed by an individual or individual and spouse]

Shannon Whitaker

0 continuation pages attached

of Joint Debtor (if any)

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. § 152 and 3571.

Document

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B8 (Official Form 8) (12/08)

United States Bankruptcy Court Northern District of Illinois, Western Division

IN RE:		Ca	ase No
Whitaker, Shannon		C	hapter 7
Debtor			
		R'S STATEMENT OF	
PART A – Debts secured by property of the est estate. Attach additional pages if necessary.)	ate. (Part A must be	fully completed for EACH	debt which is secured by property of the
Property No. 1			
Creditor's Name: Fnb Omaha		Describe Property Secur 1724 Raintree Ct, Sycam	
Property will be (check one): ☐ Surrendered			
If retaining the property, I intend to (check at a Redeem the property ✓ Reaffirm the debt Other. Explain		(for example	e, avoid lien using 11 U.S.C. § 522(f)).
Property is (check one): ✓ Claimed as exempt Not claimed as e			,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,
Property No. 2 (if necessary)			
Creditor's Name: Wfs Financial/Wachovia Dealer Srvs		Describe Property Securing Debt: 2012 HONDA CR-V-4 Cyl.	
Property will be (check one): ☐ Surrendered			
If retaining the property, I intend to (check at a Redeem the property ✓ Reaffirm the debt Other. Explain	5	(for example	e, avoid lien using 11 U.S.C. § 522(f)).
Property is (check one): Claimed as exempt Not claimed as e		(,
PART B – Personal property subject to unexpire additional pages if necessary.)	ed leases. (All three c	olumns of Part B must be co	mpleted for each unexpired lease. Attach
Property No. 1			
Lessor's Name:	Describe Leased	Property:	Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2): Yes No
Property No. 2 (if necessary)]		
Lessor's Name: Describe Leased		Property:	Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2): Yes No
continuation sheets attached (if any) I declare under penalty of perjury that the a	bove indicates my	intention as to any proper	ty of my estate securing a debt and/or
Date: October 6, 2015	ase MM Signature of Debtor	n Whita	lle
	Signature of Joint De	shtor	
	rigilature of Joint De	JUIUI	

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United States Bankruptcy Court Northern District of Illinois, Western Division

IN RE:	Case No
Whitaker, Shannon	Chapter 7
Debtor(s)	•
VERIFICATION	N OF CREDITOR MATRIX
	Number of Creditors 31
Date: October 6, 2015	of creditors is true and correct to the best of my (our) knowledge.
Joint Debtor	

Capital 1 Bank Attn: General Correspondence PO Box 30285 Salt Lake City, UT 84130-0285

Capital One Bank USA N 15000 Capital One Dr Richmond, VA 23238-1119

Chase Card PO Box 15298 Wilmington, DE 19850-5298

Clinical Reference Laboratory PO Box 843858 Kansas City, MO 64184-3858

Comenity Bank/Harlem Furniture Attention: Bankruptcy PO Box 182125 Columbus, OH 43218-2125

Comenity Bank/Roomplce PO Box 182789 Columbus, OH 43218-2789

Dekalb County Cu 305 E Locust St DeKalb, IL 60115-3373 Dept of Education/Neln 121 S 13th St Lincoln, NE 68508-1904

Disney Movie Club PO Box 758 Neenah, WI 54957-0758

Dr. Carrie Sypherd 820 E Terra Cotta Ave Ste 256 Crystal Lake, IL 60014-3655

First National Bank 1620 Dodge St Omaha, NE 68197-0003

Fnb Omaha PO Box 3128 Omaha, NE 68103-0128

Gemb/Walmart Attn: Bankruptcy PO Box 103104 Roswell, GA 30076-9104

Kar-Fre Flowers
1126 E State St
Sycamore, IL 60178-9576

LivingRite, The Center for Behavioral He PO Box 276 Sycamore, IL 60178-0276

Midwest Ortho Institute 1952 Aberdeen Ct Sycamore, IL 60178-3175

My Recess 1601 E Main St Unit G Saint Charles, IL 60174-2431

OSCAR Sycamore CUSD #427 245 W Exchange St Sycamore, IL 60178-1495

Petland c/o Duvera Bank 1910 Palomar Point Way Carlsbad, CA 92008-5578

Syncb/amazon PO Box 965015 Orlando, FL 32896-5015

Syncb/Care Credit 950 Forrer Blvd Kettering, OH 45420-1469 Syncb/lowes 4125 Windward Plz Alpharetta, GA 30005-8738

Syncb/Walmart 4125 Windward Plz Alpharetta, GA 30005-8738

Synchrony Bank/Amazon Attn: Bankruptcy PO Box 103104 Roswell, GA 30076-9104

Synchrony Bank/Care Credit Attn: bankruptcy PO Box 103104 Roswell, GA 30076-9104

Synchrony Bank/Lowes Attention: Bankruptcy Department PO Box 103104 Roswell, GA 30076-9104

Verizon 500 Technology Dr Ste 550 Weldon Spring, MO 63304-2225

Verizon Wireless PO Box 26055 Minneapolis, MN 55426-0055 Von Maur 6565 N Brady St Davenport, IA 52806-2052

Von Maur Attn: Credit Dept 6565 N Brady St Davenport, IA 52806-2052

Wfds/wds PO Box 1697 Winterville, NC 28590-1697

Wfs Financial/Wachovia Dealer Srvs PO Box 3569 Rancho Cucamonga, CA 91729-3569

UNITED STATES BANKRUPTCY COURT

NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your

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discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1167 filing fee, \$550 administrative fee: Total fee \$1717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Case 15-82743

Filed 10/30/15 Document

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B201B (Form 201B) (12/09)

United States Bankruptcy Court Northern District of Illinois, Western Division

IN RE:	Case No		
Whitaker, Shannon	Chapter 7		
CERTIFICATION OF NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE Certificate of [Non-Attorney] Bankruptcy Petition Preparer I, the [non-attorney] bankruptcy petition preparer signing the debtor's petition, hereby certify that I delivered to the debtor the attached notice, as required by § 342(b) of the Bankruptcy Code.			
		Printed Name and title, if any, of Bankruptcy Petition Preparer Address:	Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person, or partner of the bankruptcy petition preparer.)
		x	(Required by 11 U.S.C. § 110.)
Signature of Bankruptcy Petition Preparer of officer, principal, resp partner whose Social Security number is provided above.	onsible person, or		
Certificate of the Debtor			
I (We), the debtor(s), affirm that I (we) have received and read the attached notice, as required by § 342(b) of the Bankruptcy Code.			
Whitaker, Shannon Printed Name(s) of Debtor(s)	Signature of Debtor Date		
Case No. (if known)	X Signature of Joint Debtor (if any) Date		

Instructions: Attach a copy of Form B 201A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) only if the certification has NOT been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

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